

April 5, 2006

Dear Mr. Martin J. Gruenberg,

I oppose the Bank of Wal-Mart. Their bank would pose a serious threat to drive community banks out of business just like Wal-Mart has done to local grocery stores, drug stores, hardware stores, etc. The Bank of Wal-Mart would be owned by the largest corporation in the world and would create a dangerous concentration of commercial and financial power. The Bank of Wal-Mart would dwarf those managed by any of the other companies that currently hold charters.

I urge the Board of Directors of the FDIC to attend this vital hearing and listen to the comments and concerns of the witnesses. This is too critical of a decision to miss.

Thank you for taking the time to read my email to you.

Sincerely,
Barbara Schuller